

## **ELECTRONIC DRAFT CAPTURE**

### ABSTRACT OF THE DISCLOSURE

5           A gateway server, point of sale device and  
protocol are provided for processing financial  
transactions. A public network interface is  
configured to couple to a public network and  
communicate financial authorization requests. The  
10 financial authorization requests can include, for  
example, transaction specific data, a merchant store  
or location invariant and a supplemental header. A  
gateway processor processes the financial transaction  
authorization requests and couples to a financial  
15 network interface configured to couple to at least  
one financial network. The gateway provides a  
response to the point of sale device based upon data  
received from the financial network and the  
authorization request.